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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:)	Examiner: Seyed H. Azarian
McNeal)	Group Art Unit: 2625
Serial No: 10/816,037)	Confirmation No.: 9276
Filed: April 1, 2004)	Attorney Docket No.: M160 1010.3
For: Electronic Transaction Verification System		

AMENDMENT

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Examiner's Action mailed January 24, 2005, for the above-identified patent application, Applicants submit the following:

Amendments to the Specification begins on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begin on page 4 of this paper.

Remarks/Arguments begin on page 15 of this paper.